

Information to identify the case:

Debtor 1	<u>Brook W Livingstone</u>	Social Security number or ITIN	xxx-xx-3001
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-24600-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brook W Livingstone

4/13/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Brook W Livingstone
DebtorCase No. 12-24600-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz
Form ID: 3180WPage 1 of 1
Total Noticed: 18

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db +Brook W Livingstone, 111 Galla Street, Belle Vernon, PA 15012-2409
 cr +HSBC Finance Corporation, P. O. Box 829009, Dallas, TX 75382-9009
 13476603 +Allegheny Radiology Associates, 4800 Friendship Avenue, Pittsburgh, PA 15224-1722
 13475928 +Beneficial Consumer Discount Co, 2929 Walden Ave, Depew, NY 14043-2602
 13476605 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, P.O. Box 14931,
 Pittsburgh, PA 15234-0000)
 13476607 +Dental Collection Firm, 1827 Golden Mile HWY, Ste. B, Pittsburgh, PA 15239-2827
 13476608 Dr. Durwin Gates, 956 Rostraver Road, Belle Vernon, PA 15012
 13468081 +Fayette Co. Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
 13476609 +Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
 13476610 +First Federal Credit Control, 24700 Chagrin Blvd, Ste. 205, Cleveland, OH 44122-5662
 13476611 +Nirav A. Shah, MD, 11624 Keleket Drive, Pittsburgh, PA 15235-3327
 13476612 +Pathology Associates, 1401 Forbest Avenue, # 4, Pittsburgh, PA 15219-5100
 13476613 +Transcare Ambulance PA, 400 Seco Road, Monroeville, PA 15146-1424
 14306734 +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 13476614 WPAHS-ASPN, 490 E. North Avenue, Ste. 307, Pittsburgh, PA 15212-4740

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 14 2018 01:49:31 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13476606 +E-mail/Text: abovay@creditmanagementcompany.com Apr 14 2018 01:50:13 Credit Management Co,
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13516795 +EDI: HFC.COM Apr 14 2018 05:33:00 HSBC Finance Corporation, 26525 N. Riverwoods Blvd,
 Mettawa, IL 60045-3439

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank National Association, as indenture trust
 13476604* +Beneficial Consumer Discount Company, 2929 Walden Avenue, Depew, NY 14043-2602
 cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
 TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
 system on April 13, 2018 at the address(es) listed below:

Hilary B. Bonial on behalf of Creditor HSBC Finance Corporation hbonial@bonialpc.com
 James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,
 for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com
 Thomas P. Agrafiotis on behalf of Debtor Brook W Livingstone tpagrafiotislaw@comcast.net
 TOTAL: 5